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| card and risk and (Internet or WWW) and financ\$ | 14 |

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☐ US Pre-Grant Publication Full-Text Database
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☒ Derwent World Patents Index

Database: IBM Technical Disclosure Bulletins

Search:

L2

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Search HistoryDATE: Saturday, June 29, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query
side by side

DB=DWPI; PLUR=YES; OP=OR

L2 card and risk and (Internet or WWW) and financ\$

DB=USPT; PLUR=YES; OP=OR

L1 card and risk ans (Internet or WWW) and financ\$

Hit Count Set Name
result set

14

L2

19998

L1

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of 6/19/96

END OF SEARCH HISTORY

WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 1 through 14 of 14 returned.**

- ☐
1. Document ID: US 20020032653 A1, WO 200217196 A1

L2: Entry 1 of 14

File: DWPI

Mar 14, 2002 ✓

DERWENT-ACC-NO: 2002-339610

DERWENT-WEEK: 200237

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TITLE: Integrated payment services over the Internet, where financial institution provides on-line payments, risk management, account information protection, escrow services, and payee holding accounts

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|------|
| Draw Desc | Clip Img | Image | | | | | | | | | |

- ☐
2. Document ID: EP 1168263 A1

L2: Entry 2 of 14

File: DWPI

Jan 2, 2002

DERWENT-ACC-NO: 2002-197430

DERWENT-WEEK: 200226

COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Payment method for electronic commercial transactions over Internet, involves validating code of customer's prepaid card code and deducting sum corresponding to goods purchased by customer from residual credit of card

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|------|
| Draw Desc | Clip Img | Image | | | | | | | | | |

- ☐
3. Document ID: FR 2808144 A1

L2: Entry 3 of 14

File: DWPI

Oct 26, 2001

DERWENT-ACC-NO: 2002-230171

DERWENT-WEEK: 200229

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TITLE: Electronic payment system uses preset coupon reduces risk is simple to use

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|------|
| Draw Desc | Clip Img | Image | | | | | | | | | |

- ☒
4. Document ID: KR 2001054535 A

L2: Entry 4 of 14

File: DWPI

Jul 2, 2001

DERWENT-ACC-NO: 2002-038730

DERWENT-WEEK: 200205

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TITLE: Book sale system

| | | | | | | | | | | | |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|-----|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KMC |
| Draw Desc | Clip Img | Image | | | | | | | | | |

☒ 5. Document ID: FR 2806229 A1

L2: Entry 5 of 14

File: DWPI

Sep 14, 2001

DERWENT-ACC-NO: 2002-001320

DERWENT-WEEK: 200201

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TITLE: Internet electronic banking transaction technique sending part bank card sequence across Internet with rest sequence memorized and two sets reunited providing control.

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|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|-----|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KMC |
| Draw Desc | Clip Img | Image | | | | | | | | | |

☐ 6. Document ID: EP 1150263 A2

L2: Entry 6 of 14

File: DWPI

Oct 31, 2001

DERWENT-ACC-NO: 2001-649983

DERWENT-WEEK: 200175

COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Security for telecommunication financial transaction, has identification codes and unrepeatable identification that is cancelled as soon as transaction is terminated.

| | | | | | | | | | | |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|-----|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KMC |
| Draw Desc | Clip Img | Image | | | | | | | | |

☐ 7. Document ID: US 6264560 B1

L2: Entry 7 of 14

File: DWPI

Jul 24, 2001

DERWENT-ACC-NO: 2001-601137

DERWENT-WEEK: 200168

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TITLE: Tournament conducting method for automating games such as blackjack, involves determining winning players from each group and competing against one another by modified versions of blackjack game

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|
| Draw Desc | Clip Img | Image | | | | | | | |

KMAC

☐ 8. Document ID: AU 200078279 A, WO 200118729 A1

L2: Entry 8 of 14

File: DWPI

Apr 10, 2001

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filled
after
4/19/76
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DERWENT-ACC-NO: 2001-564751

DERWENT-WEEK: 200163

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TITLE: Financial services providing system over internet, decrypts encrypted information pertaining to customer's account on portable storage medium and determines access to account

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|
| Draw Desc | Clip Img | Image | | | | | | | |

KMAC

☐ 9. Document ID: WO 200124129 A1, AU 200069369 A

L2: Entry 9 of 14

File: DWPI

Apr 5, 2001

DERWENT-ACC-NO: 2001-457051

DERWENT-WEEK: 200149

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TITLE: Secure card transactions via the Internet by creating an encrypted PIN (personal identification number) block, forming a data block from the encrypted PIN block, and encrypting the data block to form an encrypted payment block

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|
| Draw Desc | Clip Img | Image | | | | | | | |

KMAC

☒ 10. Document ID: WO 200133522 A1, AU 200117572 A

L2: Entry 10 of 14

File: DWPI

May 10, 2001

DERWENT-ACC-NO: 2001-343536

DERWENT-WEEK: 200136

COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Commercial transaction facilitation in e.g. Internet, registers and debits/credits funds into financial accounts transaction mechanism for purchaser and seller of respective individuals based on debiting fund request

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|
| Draw Desc | Clip Img | Image | | | | | | | |

KMAC

☒ 11. Document ID: WO 200122333 A1, AU 200076098 A

L2: Entry 11 of 14

File: DWPI

Mar 29, 2001

DERWENT-ACC-NO: 2001-300023
DERWENT-WEEK: 200131
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TITLE: Account funding network system has control logic for debiting network users account and crediting merchant in response to network user request to make purchase

| | | | | | | | | | | |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWOC |
| Draw Desc | Clip Img | Image | | | | | | | | |

☐ 12. Document ID: WO 200079492 A1, AU 200035930 A

L2: Entry 12 of 14

File: DWPI

Dec 28, 2000

DERWENT-ACC-NO: 2001-146877
DERWENT-WEEK: 200227
COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Prepaid communication services purchasing and delivery method involves printing confirmation of purchase for customer, such that customer accesses the prepaid communication services using PIN

| | | | | | | | | | | |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWOC |
| Draw Desc | Clip Img | Image | | | | | | | | |

☒ 13. Document ID: CA 2267672 A1

L2: Entry 13 of 14

File: DWPI

Aug 15, 2000

DERWENT-ACC-NO: 2001-160191
DERWENT-WEEK: 200117
COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Event driven dynamic digital authentication for application to Internet financial transactions, using event driven dynamic digital authentication card

| | | | | | | | | | | |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWOC |
| Draw Desc | Clip Img | Image | | | | | | | | |

☐ 14. Document ID: EP 1139308 A1, WO 200034926 A1

L2: Entry 14 of 14

File: DWPI

Oct 4, 2001

DERWENT-ACC-NO: 2000-578942
DERWENT-WEEK: 200158
COPYRIGHT 2002 DERWENT INFORMATION LTD

TITLE: Financial transaction payment technique with connection via a computer network and electronic receipt notification to increase safety against crime

| | | | | | | | | | | |
|-----------|----------|----------|-------|--------|----------------|------|-----------|-----------|-------------|------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWOC |
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[EP0 Abstracts Database](#)
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L4

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DATE: Saturday, June 29, 2002
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L2*DB=USPT; PLUR=YES; OP=OR*L1 card and (internet or WWW0) and (risk adj1 rating) and financ\$

8

L1

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| Terms | Documents |
|---|-----------|
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- IPC Abstracts Database**
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- Derwent World Patents Index
- IBM Technical Disclosure Bulletins ▼

Search:

L5

Refine Search

Recall Text

Clear

Search HistoryDATE: Saturday, June 29, 2002 [Printable Copy](#) [Create Case](#)**Set Name Query**
side by side**Hit Count Set Name**
result set

DB=JPAB; PLUR=YES; OP=OR

L5 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L5

DB=EPAB; PLUR=YES; OP=OR

L4 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L4

DB=DWPI; PLUR=YES; OP=OR

L3 card and (internet or WWW0) and (risk adj1 rating) and financ\$0 L3L2 card and (internet or WWW0) and (risk adj1 rating) and finan0 L2

DB=USPT; PLUR=YES; OP=OR

L1 card and (internet or WWW0) and (risk adj1 rating) and financ\$8 L1

END OF SEARCH HISTORY

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Search Results - Record(s) 1 through 8 of 8 returned.

☐ 1. Document ID: US 6405364 B1

L1: Entry 1 of 8

File: USPT

Jun 11, 2002

US-PAT-NO: 6405364

DOCUMENT-IDENTIFIER: US 6405364 B1

TITLE: Building techniques in a development architecture framework

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | RMAC |
|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|------|
| Draw Desc | Image | | | | | | | | | | |

☐ 2. Document ID: US 6370573 B1

L1: Entry 2 of 8

File: USPT

Apr 9, 2002

US-PAT-NO: 6370573

DOCUMENT-IDENTIFIER: US 6370573 B1

TITLE: System, method and article of manufacture for managing an environment of a development architecture framework

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | RMAC |
|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|------|
| Draw Desc | Image | | | | | | | | | | |

☐ 3. Document ID: US 6324647 B1

L1: Entry 3 of 8

File: USPT

Nov 27, 2001

US-PAT-NO: 6324647

DOCUMENT-IDENTIFIER: US 6324647 B1

TITLE: System, method and article of manufacture for security management in a development architecture framework

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | RMAC |
|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|------|
| Draw Desc | Image | | | | | | | | | | |

☐ 4. Document ID: US 6256773 B1

L1: Entry 4 of 8

File: USPT

Jul 3, 2001

US-PAT-NO: 6256773

DOCUMENT-IDENTIFIER: US 6256773 B1

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ref. were
fulled
after
4/19/96
excluding
ref. # 8
(see front
page)

TITLE: System, method and article of manufacture for configuration management in a development architecture framework

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|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|--------|-----|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KMC |
| Draw Desc | Image | | | | | | | | | | |

☐ 5. Document ID: US 6158657 A

L1: Entry 5 of 8

File: USPT

Dec 12, 2000

US-PAT-NO: 6158657

DOCUMENT-IDENTIFIER: US 6158657 A

TITLE: System and method for offering and providing secured credit card products

| | | | | | | | | | | |
|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|-----|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KMC |
| Draw Desc | Image | | | | | | | | | |

☐ 6. Document ID: US 6014645 A

L1: Entry 6 of 8

File: USPT

Jan 11, 2000

US-PAT-NO: 6014645

DOCUMENT-IDENTIFIER: US 6014645 A

TITLE: Real-time financial card application system

| | | | | | | | | | | |
|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|-----|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KMC |
| Draw Desc | Image | | | | | | | | | |

☐ 7. Document ID: US 5913202 A

L1: Entry 7 of 8

File: USPT

Jun 15, 1999

US-PAT-NO: 5913202

DOCUMENT-IDENTIFIER: US 5913202 A

TITLE: Financial information intermediary system

| | | | | | | | | | | |
|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|-----|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KMC |
| Draw Desc | Image | | | | | | | | | |

☐ 8. Document ID: US 5732400 A

L1: Entry 8 of 8

File: USPT

Mar 24, 1998

US-PAT-NO: 5732400

DOCUMENT-IDENTIFIER: US 5732400 A

TITLE: System and method for a risk-based purchase of goods

| | | | | | | | | | |
|-----------|-------|----------|-------|--------|----------------|------|-----------|-----------|-------------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments |
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File: USPT

Mar 24, 1998

US-PAT-NO: 5732400

DOCUMENT-IDENTIFIER: US 5732400 A

TITLE: System and method for a risk-based purchase of goods

DATE-ISSUED: March 24, 1998

INVENTOR-INFORMATION:

| NAME | CITY | STATE | ZIP CODE | COUNTRY |
|---------------------------|--------------|-------|----------|---------|
| Mandler; Maria M. | Wilmette | IL | | |
| McLaughlin; Ann P. | River Forest | IL | | |
| Battenfelder; Robert R. | Darien | CT | | |
| Rouen; James E. | New York | NY | | |
| Orbach; Levi Y. | Forest Hills | NY | | |
| Benson; Carol | Oakland | CA | | |
| Engber; Marjorie | New York | NY | | |
| Nevens; James E. | Colleyville | TX | | |
| Krajewski; William Joseph | Thornton | PA | | |
| Moody; Carol A. Baldwin | Brooklyn | NY | | |
| Figliozzi; John P. | St. Charles | IL | | |
| Luke; Keith W. | New Canaan | CT | | |
| Blemings; Cornelia | Pittsburgh | PA | | |
| Dixon; Kathleen M. | Chicago | IL | | |

ASSIGNEE-INFORMATION:

| NAME | CITY | STATE | ZIP CODE | COUNTRY | TYPE CODE |
|---------------|----------|-------|----------|---------|-----------|
| Citibank N.A. | New York | NY | | | 02 |

APPL-NO: 8 / 368290 [PALM]

DATE FILED: January 4, 1995

INT-CL: [6] G06 F 17/60

US-CL-ISSUED: 705/26; 395/1, 395/38

US-CL-CURRENT: 705/26; 705/1, 705/38

FIELD-OF-SEARCH: 364/41R, 364/408, 235/379, 235/380, 235/381, 395/201, 395/226, 395/238

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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| | PAT-NO | ISSUE-DATE | PATENTEE-NAME | US-CL |
|--------------------------|----------------|---------------|-----------------|---------|
| <input type="checkbox"/> | <u>Re32985</u> | July 1989 | Nagata et al. | 364/401 |
| <input type="checkbox"/> | <u>4734564</u> | March 1988 | Boston et al. | 235/380 |
| <input type="checkbox"/> | <u>4736294</u> | April 1988 | Gill et al. | 364/408 |
| <input type="checkbox"/> | <u>4799156</u> | January 1989 | Shavit et al. | 364/401 |
| <input type="checkbox"/> | <u>4812628</u> | March 1989 | Boston et al. | 235/380 |
| <input type="checkbox"/> | <u>4947028</u> | August 1990 | Gorog | 235/381 |
| <input type="checkbox"/> | <u>4994964</u> | February 1991 | Wolfberg et al. | 364/408 |
| <input type="checkbox"/> | <u>5239462</u> | August 1993 | Jones et al. | 364/408 |
| <input type="checkbox"/> | <u>5293310</u> | March 1994 | Carroll et al. | 364/408 |

OTHER PUBLICATIONS

"Systems For Risk," Banker, V144, N822, pp. 76-77, Gerry Claney, Mark Brammer, Aug. 1994.

"Start-Up Offers Payment System For Data Bought Over The Internet," American Banker, V159, U203, pp. 1-3, Mickey Meece.

Ned C. Hill et al, "The Impact of EDI on Credit and Sales", Business Credit, V97, pp. 24-25, Jan. 1995.

Martha M. Heidkamp, "Reaping the Benefits of Financial EDI", Management Accounting, V72, pp. 39-43, May 1991.

ART-UNIT: 241

PRIMARY-EXAMINER: Hayes; Gail O.

ASSISTANT-EXAMINER: Hughet; William N.

ATTY-AGENT-FIRM: Kenyon & Kenyon

ABSTRACT:

A system and method provides for enabling on-line transactional services among sellers and buyers having no previous relationship with each other. The system includes a financial clearinghouse for receiving a request for goods or services from a buyer and making a real-time determination of a risk classification of the buyer utilizing an on-line repository of credit information. The financial clearinghouse determines a risk-based discount fee as a function of the buyer's risk classification in order to establish a payment amount to the seller from the clearinghouse. If the transaction is authorized by the financial clearinghouse, the financial clearinghouse transmits the payment amount to the seller and transmits an invoice to the buyer for the purchase price of the transaction. The system can also include a broker coupled to the financial clearinghouse for providing an on-line order acceptance and processing capability between the buyers and sellers.

17 Claims, 15 Drawing figures

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13 and rati\$

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Search History**Today's Date: 1/16/2002**

| <u>DB Name</u> | <u>Query</u> | <u>Hit Count</u> | <u>Set Name</u> |
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| PGPB | 13 and rati\$ | 0 | <u>L8</u> |
| TDBD | 13 and rati\$ | 0 | <u>L7</u> |
| JPAB | 13 and rati\$ | 0 | <u>L6</u> |
| DWPI | 13 and rati\$ | 0 | <u>L5</u> |
| USPT | 13 and rati\$ | 1 | <u>L4</u> |
| USPT | 12 and network | 1 | <u>L3</u> |
| USPT | 11 and risk | 1 | <u>L2</u> |
| USPT | ((applica\$ adj1 selection) adj1 criteria) and ((credit or debit or financial) adj1 card) | 2 | <u>L1</u> |

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Search for additional matches among the next 2000 terms

starting with: RATI\$(RATIO.AREA).P29-P90.

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13 and rati\$

Refine Search:

Clear

Search History**Today's Date: 1/16/2002**

| <u>DB Name</u> | <u>Query</u> | <u>Hit Count</u> | <u>Set Name</u> |
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| USPT | 13 and rati\$ | 1 | L4 |
| USPT | 12 and network | 1 | L3 |
| USPT | 11 and risk | 1 | L2 |
| USPT | ((applica\$ adj1 selection) adj1 criteria) and ((credit or debit or financial) adj1 card) | 2 | L1 |

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